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Approved for use through 10/31/2002. OMB 0651-0031

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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

| | |
|----------------------|------------------------|
| Application Number | 10/076,036 |
| Filing Date | February 13, 2002 |
| First Named Inventor | Mascavage, III, et al. |
| Group Art Unit | 2165 |
| Examiner Name | |

Total Number of Pages in This Submission

4

Attorney Docket Number

020375-002100US

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ENCLOSURES (check all that apply)

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| <input type="checkbox"/> Fee Attached | <input type="checkbox"/> Drawing(s) | <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences |
| <input type="checkbox"/> Amendment / Response | <input type="checkbox"/> Licensing-related Papers | <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) |
| <input type="checkbox"/> After Final | <input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition | <input type="checkbox"/> Proprietary Information |
| <input type="checkbox"/> Affidavits/declaration(s) | <input type="checkbox"/> Petition to Convert to a Provisional Application | <input type="checkbox"/> Status Letter |
| <input type="checkbox"/> Extension of Time Request | <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address | <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): |
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| <input checked="" type="checkbox"/> Information Disclosure Statement | <input type="checkbox"/> Request for Refund | Cited References: (10-US Patents; 4-Foreign Documents) |
| <input type="checkbox"/> Certified Copy of Priority Document(s) | <input type="checkbox"/> CD, Number of CD(s) | <i>5-10-pending applications</i> |
| <input type="checkbox"/> Response to Missing Parts/ Incomplete Application | <input type="checkbox"/> Remarks | The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430. |
| <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 | | |

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

| | | |
|--------------------------------|--|-----------------|
| Firm and Individual name | Townsend and Townsend and Crew LLP Thomas D. Franklin | Reg. No. 43,616 |
| Signature | | |
| Date | March 22, 2002 | |

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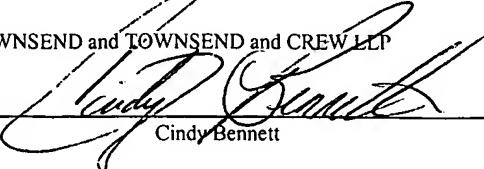
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On March 22, 2002

TOWNSEND and TOWNSEND and CREW LLP

By: 
Cindy Bennett

PATENT
Attorney Docket No.: 020375-002100US

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

John Joseph Mascavage, III, et al.

Application No.: 10/076,036

Filed: February 13, 2002

For: **BUTTONS FOR PERSON
TO PERSON PAYMENTS**

Examiner:

Art Unit: 2165

**SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98**

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

Applicants also wish to make the Examiner aware of the following co-pending application:

1. Application No. 10/045,633 filed October 26, 2001, Attorney Docket No. 020375-000210US.
2. Application No. 10/046,654 filed October 26, 2001, Attorney Docket No. 020375-000220US.
3. Application No. 10/045,632 filed October 26, 2001, Attorney Docket No. 020375-000230US.

Mascavage, III, et al.
Application No.: 10/076,036
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PATENT

4. Application No. 09/476,384 filed October 29, 2001, Attorney Docket No. 020375-000240US.

5. Application No. 10/010,068 filed December 6, 2001, Attorney Docket No. 020375-000610US.

To comply with 37 CFR §1.98(a)(2)(iii), enclosed is the specification, claims and drawings for the above case.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

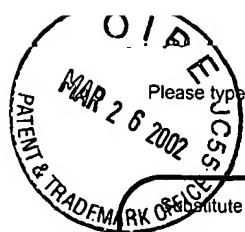
Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Thomas D. Franklin
Reg. No. 43,616

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PTO/SB/08B (08-00)

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Substitute for form 1449B/PTO
**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

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of

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| Complete if Known | |
|------------------------|-----------------------------|
| Application Number | 10/076,036 |
| Filing Date | February 13, 2002 |
| First Named Inventor | Mascavage, III, John Joseph |
| Group Art Unit | 2165 |
| Examiner Name | |
| Attorney Docket Number | 020375-002100US |

| U.S. PATENT DOCUMENTS | | | | | |
|-----------------------|-----------------------|----------------------|--------------------------------------|---|---|
| Examiner Initials * | Cite No. ¹ | U.S. Patent Document | | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document MM-DD-YYYY |
| | | Number | Kind Code ² (if known) | | |
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| FOREIGN PATENT DOCUMENTS | | | | | | |
|--------------------------|-----------------------|-------------------------|---------------------|--------------------------------------|---|---|
| Examiner Initials * | Cite No. ¹ | Foreign Patent Document | | | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document MM-DD-YYYY |
| | | Office ³ | Number ⁴ | Kind Code ⁵ (if known) | | |
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| | AZ | | | | | |
| | BA | | | | | |

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² Unique citation designation number. ³ Applicant is to place a check mark here if English language Translation is attached.

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